Attorney Docket: 201818-0307164

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re PATENT APPLICATION of: Confirmation Number: 2890

PHILLIP ACE MCCOPPIN ET AL.

Application No.: 10/747,612 Group Art Unit: 3609

Filed: December 30, 2003 Examiner: BAIRD, Edward J.

Title: MECHANISM AND PROCESS FOR PROCESSING FINANCIAL TRANSACTIONS

AMENDMENT IN RESPONSE TO NON-FINAL OFFICE

MS AMENDMENT

Commissioner for Patents P.O. Box 1450 Alexandria,VA 22313-1450

Sir:

In response to the non-final Office Action dated August 22, 2007, the due date for response being Friday, November 23, 2007, the following amendments and remarks are submitted in connection with the above-identified application as follows:

Amendments to the Claims begin on page 2; and

Remarks/Arguments begin on page 6.

No fees are believed to be due with this amendment.